

VOLUME 14 NO.2
DECEMBER 2017
ISSN 1675-7017

SOCIAL and MANAGEMENT RESEARCH JOURNAL

Institute of Research Management Innovation (IRMI)

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HOUSING FOR YOUNG PEOPLE: WHAT ARE THEIR OPPORTUNITIES?

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Received: 24 May 2017

Accepted: 7 November 2017

ABSTRACT

Housing does not only serve the basic needs of the citizens, but it is also considered as one of the important features of independent living. A comprehensive literature search revealed that access to housing is vital in the transition to adulthood, mainly to ensure that young adults enjoy a higher quality of life. Young adults face many hardships in their pursuit of adequate and affordable housing. Nevertheless, the act of leaving home, are typically determined by the economic resources (income) and other influential factors. The debate on establishing the homeownership was rampantly discussed by numerous researchers. However, efforts to examine the factors influencing the housing opportunities among the young people are limited. In response to this need, a preliminary study was carried out to identify the factors affecting the housing opportunities among the young people. Except for locational factor, affordability, housing knowledge and structural factors play prominent roles in inducing housing opportunities among the youth. Therefore, strategies such as comprehensive information about housing schemes should be made available and accessible to the young people. Additionally, other relevant parties, such as financial institutions and developers, may need to revise their requirement for loan financing, and the eligibility criteria. Overall, these measures should be able to ensure that young can people enjoy housing opportunities and improve their quality of life.

Keywords: *affordability, housing knowledge, housing opportunities, location, structural*

INTRODUCTION

Inadequate housing caused the transition to adulthood, a period where young people change by stages into adult roles, longer to complete. To date, there were numerous issues, but the most critical one is providing affordable and adequate housing for the citizens. The lack of affordable housing confines individuals' choices about the place for them to live. The financial burden of the unaffordable housing can inhibit people from meeting other basic needs, comprising health care and nutrition, and this is predominantly significant for the low-income individuals. According to Hochstenbach and Boterman (2014), in many western cities, housing opportunities for young people are controlled due to housing market reforms and declining affordability, as a result of the gentrification process. Similarly, in the Eastern counterparts, Japan, for instance, there was a remarkable declination of housing opportunities among their young people, which was due to the rise of neoliberal policy and economic uncertainties (Hirayama, 2012).

Homeownership is one of the tools for wealth creation and investment good (Doling & Omar, 2012; Doling & Ronald, 2010; Rugg & Quilgars, 2015). Holdsworth and Solda (2002) demonstrated that in countries with most homeowners, the structure of their housing market focuses on homeownership. However, renting is not an effective solution as it hinders wealth accumulation. When people focus on homeownership, they are excluded from accessing the housing ladder, in terms of obtaining the mortgage financing, in which, hinder their opportunities to affordable, adequate and reasonable housing. There are various types of housing affordability measures available. However, they are limited to the economic approach rather than social approach. This study aims to identify the association between the housing opportunities among young people with several factors such as affordability, location, housing knowledge and structural factors.

LITERATURE REVIEW

Undeniably, everyone has the rights to housing regardless of the economic resources of the individual. The rights to housing are more than just the rights to have a shelter. The right to housing must be enjoyed by everyone entitled to it. Previous studies have primarily concentrated on homeownership (i.e., Belsky, 2013; Khan, Mahamud, Kamaruddin, 2012; Blaauboer, 2010; Castro Campos, Yiu, Shen, Liao, & Maing, 2016) affordability (i.e., A.A.Bujang, Jiram, Zarin & Anuar, 2015; Ariffian, Anuar & Zarin, 2013; Bruce & Kelly, 2013; Poon & Garratt, 2012) and housing accessibility (i.e., Marijin Sleurink, 2012; Yang, Z., Yi, C., Zhang, W., & Zhang, C., 2013). However, little attention has been paid to investigate the opportunities to adequate housing, especially for young people. Therefore, this study chose to employ the term opportunities because it represents the wider context in explaining housing situations of the young people.

The issue on opportunities to adequate housing is more than just the issue of affordability or homeownership. Instead, it concerns the rights and accessibility to adequate housing. Without the rights, one cannot have access to the housing market, hence their opportunities to adequate housing are hindered. A study conducted by Zyed (2014) suggests that the rights to housing show that everyone should have the opportunity towards adequate housing regardless of households' income group. It is vital to explain further the opportunities they have about adequate housing in any efforts to understand the challenges faced by individuals in their pursuit to adequate housing (Lee, Parrott & Ahn, 2012).

In the pursuit to live independently, young people should be given the opportunities to adequate housing. There are many problems faced by people in their pursuit for affordable and adequate housing. Hochstenbach and Boterman (2014) addressed the question of how young people deal with the housing constraints in many western cities. They found that the housing market reforms constrained the housing opportunities of young people. The gentrification processes contribute to the decreasing of affordability. Most young people are not able to access affordable, adequate and reasonable housing due to social constraints such as obtaining the mortgage financing. Therefore, for young people to have the housing opportunity, factors that hinder their opportunity for adequate housing should be looked upon.

Various variables are widely employed in the previous literature. However, their concerns were limited to the issues of housing affordability which are examined from the economic approach; rather than social approach. This study, which adopts the social approach, has chosen the factors such as affordability, location, housing knowledge and structural factors to explain the housing opportunities among young people because it is more relevant in the context of the study.

Affordability includes elements such as financial resources (i.e., income, housing price, household expenses and financing). Housing affordability refers broadly to a person's ability to pay for housing. Roween (2014) defines affordability as the capacity of a person in providing something, which is commonly referred to the ability of the individual in financial terms. A study led by Roween (2014) investigates the housing affordability among middle-income earners in the Philippines from the perspectives of demographic and socio-economic background. The result highlights that the most important factor which influences housing adequacy and affordability is their income. Without a stable income, a person's ability to have a home is limited either by owning or renting as these tenures are correlated with having a sufficient income.

The influence of financial criteria was discussed by Doling (1999). In his assessment of the housing system in the Eastern Europe, he concluded that even though the housing production is dominated by the state, access to housing is not based on non-financial criteria such as need. Instead, it reflects on labour market position whereby higher income groups will normally get access to the largest and best facilities in the best locations. As such, in order for young people to earn their rights to housing, having a stable income is necessary as it marks their capability to enter the housing market. Household income and individual level of monthly earnings are important to determine the housing affordability among young generation or Y Generation (Bujang, Jiram, Zarin & Anuar, 2015).

McKee and Hoolachan's (2015) study among the younger generation in Scotland identified that parental supports and employment are two important determinants for individual access to homeownership. Similarly, Li's (2014) study among young people in Taiwan discovered that 65 percent of them who just entered the workforce could not afford to live outside their

parental house due to the expensive homes. As a result, they choose to live with their parents as they cannot afford either owning or renting a house.

Another significant element is location. Tan (2012) in a study among younger people in Greater Kuala Lumpur claims that location is placed as an important aspect in owning a home. Location significantly influences their housing opportunities, mainly on homeownership. They prefer houses that are located near the facilities such as retailing outlets, schools, recreational parks and the workplace. The findings are parallel with the findings by Yip (2013) who found that prime location was the primary concern for young people in choosing a house to buy. They prefer the houses which are near to their workplace, near their parents and near to the social facilities such as shopping mall and leisure places. Specifically, they prefer the location to be along the railway lines as most of the people in Hong Kong are highly dependent on public transportation for their daily activities.

Drew (2015) also confirmed that young people aged between 25 to 34 years old placed location as one of the important preferences for housing. Meanwhile, in a study regarding Shanghai people's living arrangement, Yang, Wang and Wang (2015) discovered that majority of Shanghai middle class, whom the majority of them are university graduates, live in the middle elevated ring. This social class prefers living in the high residential areas where facilities such as malls, schools, business districts are easily accessible.

Other than affordability and location, housing knowledge plays an importance role in explaining the housing opportunities among young people. Housing knowledge concerns information and understanding on housing especially on housing policy, initiatives and schemes offered either by the government or relevant parties that provide housing opportunities for young people. Knowledge of real estate market opportunities differs between categories of people. Highly educated people may have more opportunities than those with a relatively low educational level because they might be more capable of finding and using information, and of dealing with the complexity of the housing allocation system. Knowledge enhances the probability of finding a new dwelling that meets the household's preferences. Some households also try to negotiate with the housing association for

better housing conditions, and some succeed at this (Meerts *et al.*, 2011). Furthermore, Atilas and Bohon (2003) point out that lack of knowledge about available housing programmes hindered the Latinos from enjoying their housing opportunities.

In Malaysia, the importance of housing knowledge is further discussed by Saari (2014). The study acknowledges that knowledge on the home-buying process including financial literacy needs to be exposed to people starting from an earlier age so that they can make a wise decision when deciding to own or to rent. Even though the government has extensively come out with various housing strategies and schemes such as *Program Rumah 1Malaysia* (PR1MA), *Skim Rumah Pertamaku* (SRP), Rent to Own Scheme (RTO) and many others as assistance for people to own a home, many Malaysians are still not aware of them. Interviews with the younger working household in Malaysia highlight that among the factors that determine their housing opportunities either by renting or owning is financial literacy. Houses are unaffordable due to lack of financial literacy. Since not everyone has the awareness and understanding on the appropriate financial management such as the amount of money they should save or invest in buying house, their opportunities to adequate housing are hindered (Al *et al.*, 2013).

Besides affordability, location and housing knowledge, structural factor also plays significant roles in influencing housing opportunities among young people. The structural aspect refers to the administrative and regulatory aspects that consist of elements such as government housing policy as well as government programmes and initiatives. Clark and Mulder (2000) argue that factors such as the structure of the housing market, regional factors, and resources, are closely related to the level of access to housing, particularly among the young adults. These factors have been highlighted by Visser, Bolt and Kempen (2013). They confirmed that housing opportunities which include availability and the affordability are largely dependent on national housing market policies. In addition, they also posit that the housing opportunities of households are confined by two rules. Firstly, it depends on their position on the waiting list. Secondly, they need to meet the suitability criteria in terms of household size and income.

Li (2014) in a study among Hong Kong post-80s discovers that due to the high housing prices, majority of them could not afford a home. As

a result, they agreed that government is responsible for providing more housing assistance for them to have the housing opportunities and thus achieve their independent living. Similarly, in developed countries, the affordability and the desirability of ownership are also influenced by the availability of social housing (Blanco, Gilbert & Kim, 2016). In Malaysia, state intervention through housing policy is crucial, particularly when the private market monopolised the housing development. Hence, housing policy is developed with the aim to provide adequate housing for all groups of people. Nevertheless, there is criticism of the state intervention in terms of housing production, exchange, and consumption that are deficient to address the housing affordability problems especially among the young working households (Zyed, 2014). In comparison with the older generations who easily climbed the housing ladder with the support from government subsidies, younger generations, on the other hand, received less support on housing subsidies. Instead, in their pursuit to adequate housing and independent living, they need to rely on the private market (Ronald & Elsinga, 2012). The dependency resulted in the delay in their transition to independent living and distort their general well-being.

METHOD

A preliminary survey was conducted to determine the factors influencing housing opportunities among young people in Malaysia. The survey questionnaires were distributed to 30 respondents, based on the inclusion criteria. The respondents consist of Malaysians, currently employed, residing in Klang Valley, aged between 20 to 39 years old, either own a house, renting or living with their parents or relatives and the employees of either government bodies, private sector or self-employed. It is noted that this was a preliminary study, therefore employing 30 respondents within the inclusive criteria corresponds with the recommendation highlighted by Johanson and Brooks (2010) that a minimum of 30 participants from the population of interest is reasonable for the preliminary survey.

For data gathering, the study used a structured and supervised self-administered questionnaire. The instrument consists of seven sections. Part A gathers the information on the socio-demographic data of the respondents. Part B captures the information on the respondents' employment background

such as their job status. Part C focuses on the information about the respondents' financial resources, which include their gross monthly income, household income, and other assets/wealth that they might have. Also, this part collects the information on the respondents' household expenditure and consumptions. Part D is for the respondents' current living arrangement and includes information such as household types, the location of their contemporary living and period of living, their housing tenure (i.e., whether they own the house, renting, family residence or other forms of tenure). Part E gathers information on the challenges faced by the respondents in their pursuit to adequate housing. Part F collects the respondents' opinion on the contributing factors in providing opportunities to adequate housing. It comprises of four main components consisting of affordability, location, habitability and structural factors. The researcher also gathered information on suggestions by the respondents to improve housing situations in Malaysia, particularly in respond to the needs of young people. Part G collects the opinions and recommendations regarding the housing situations and housing policy in Malaysia. Finally, Part H is intended to obtain information of future planning of young people on housing. As for statistical analysis, the Pearson's correlation analysis was used to investigate the association between housing opportunities among young people with several factors such as affordability, location, housing knowledge and structural factors.

RESULTS AND DISCUSSION

Data in Table 1 denotes the correlation between the independent and the dependent variables. Four factors were identified to explain the housing opportunities among young people from the aspects of affordability, location, housing knowledge and structural factors. According to the results, there is a significant positive relationship between affordability and housing opportunities, at 90 % confidence level, ($p < .10$). However, the relationship is reported to be weak (correlation coefficient, $r = .310$).

Table 1: Summary Results of Pearson's Correlation

Variable	(1)	(2)	(3)	(4)	(5)
(1)	1.000	-	-	-	-
(2)	.096	1.000	-	-	-

(3)	.344*	.478**	1.000	-	-
(4)	.263	.569**	.770**	1.000	-
(5)	.310*	.241	.637**	.622**	1.000

Note: (1) = Affordability; (2) = Location; (3) = Housing Knowledge; (4) = Structural factors; (5) = Housing Opportunities; * $p < .10$; ** $p < .05$; $n = 30$.

Apart from that, housing knowledge and structural factors also revealed statistically significant positive association, at 90 % confidence level. ($p < .10$). There is a strong correlation between housing knowledge ($r = .637$), structural factors ($r = .622$) and housing opportunities. On the other hand, no significant relationship is found between location and housing opportunities among young people.

The finding supports the evidence from the previous studies which claim that factors such as affordability, housing knowledge and structural factors play prominent roles in determining whether one can have a place to call their home. A person needs to have a stable income for them to own a home either through homeownership or renting (Filandri & Bertolini, 2016). Furthermore, there is a need for young people to pay for the housing deposits or the down-payments. However, this group of individuals often encountered difficulties in getting access to adequate and affordable house due to the meagre income, especially for the deposit. This scenario is very apparent among those who work in the city centre where the standard of living is high. In fact, renting also require them to have sufficient income. A study by Roween (2014), investigated the housing affordability among middle-income earners in the Philippines from the perspectives of demographic and socio-economic background. The result highlights that the most important factor that influence housing adequacy and affordability is their income. Without a stable income, a person's ability to have a home is limited either by owning or renting, as these tenures are correlated with having a sufficient income.

Castro Campos *et al.*, (2016) conducted a study among the young Chinese in Hong Kong. They discovered that young people encounter the affordability challenges, mainly due to the high price of housing and transaction cost such as down payment and other fees. For young people to earn their rights to housing, having a stable income is necessary as this marks their capability to enter the housing market. Household income and individual level of monthly incomes are needed to determine the housing

affordability among the young generation (Bujang *et al.*, 2015). Furthermore, in a study done by McKee and Hoolachan (2015) among the younger generation in Scotland, for an individual to become the homeowner, parental support, and employment are two crucial determinants of the individual's success to homeownership.

As for the location factor, past studies have identified the influence of the location with the housing opportunities among young people. Tan (2012) in a study among younger people in greater Kuala Lumpur showed that when someone owns a home; the location is significantly influenced by their housing opportunities mainly on homeownership. They prefer houses that are located near facilities such as retailing outlets, schools, recreational parks and workplace. Also, there is a need for the government to provide affordable houses in strategic locations where all the infrastructure, necessary facilities, and employment opportunities are there. Additionally, it is important to give them a decent housing to ensure that they are adequately housed and not end up in improper housing. This has gained attention of private developers' where their housing projects nowadays are developed based on the concept of 'live, learn, work and play'.

Nevertheless, results claim that location is not a major determinant of the housing opportunities among young people since there is no significant association between location and housing opportunities. Thus, for these people, the location of the house is not their major constraint. Even though youth nowadays live in the suburbs where access to the workplace is relatively far, they can still enjoy these housing opportunities due to efficient public transportation in their neighbourhood. Some of them prefer to carpool with their friends to their workplace, thus location is not a big issue to them. The price of houses in their area is more reasonable and satisfactory as compared to urban areas.

Apart from affordability and location, housing knowledge and structural factors are two main factors influencing their housing opportunities. Information related to housing schemes and initiatives must be made available through government websites. Young people need all the information on home buying process before they can decide to own or rent. Information such as availability of houses in each of the states, home buying process and available housing schemes for lower and middle-income group must be easily accessed by them. However, knowledge regarding

the property market differs depending on their social status. The highly educated people may have more opportunities than those with a relatively low educational level because those with high educational attainment are more exposed to information and resources (Visser *et al.*, 2013).

Nonetheless, the current situation shows otherwise. There is a lack of information concerning housing schemes or programmes available for young people. Hence, it hinders their housing opportunities as they do not have the awareness and knowledge on the process of purchasing or renting a house. Although the government has introduced several schemes and assistance programme to ease their difficulties, many are still not aware. Concerns are raised as to what extent the systems are adequate in helping them to have a place to call home. This corresponds with the study conducted by Mackie (2016) that highlights the main challenges faced by the government in ensuring that all young people can live independently and improve the availability and suitability of housing for them.

On the contrary, in other countries where all information on housing is made available to the public, information on housing property such as the availability of affordable houses, the buying process, and information on financing are less accessible in this country. Thus, knowledge on home buying, selling and renting should be exposed not only at the early stage of education but at the tertiary level. It then facilitates them in understanding the process of owning a home either as homeowners or renters based on their ability to do so. The guidelines can make the process easy and even quicker (Saari, 2014).

Even though various initiatives have been taken by the government to help young people to access adequate and affordable housing, there is still a significant number of people who are not aware of those schemes. In other words, some of them do not understand the benefits they can gain from those schemes. As a result, these people failed to seize the opportunity for adequate housing, which later affects their social well-being and disrupts their independent living.

CONCLUSION

Results from the preliminary survey clearly indicate that aspects such as affordability, housing knowledge and structural factors play significant roles in determining housing opportunities among young people in Malaysia. In their pursuit to adequate shelter, they need to depend on their economic resources (i.e., income, assets or other financial assistance) and knowledge about all aspects of housing, especially on home buying process. Additionally, an inclusive housing policy and suitable housing schemes offered by the government also plays a dominant role in ensuring that these people can enjoy their rights to adequate housing, which in turn indicate their housing opportunities. With regards to this, government and other relevant bodies should cooperate and take necessary actions in minimising the issues. Various strategies should be carried out such as providing transit houses especially for young people who have just joined the workforce or newly married couples. Information regarding affordable housing schemes introduced by the government should be made available to them. Apart from that, websites or any other channels promoting these initiatives must be readily accessible to young people. Also, other relevant parties such as financial institutions can loosen requirements for loan financing, and developers must lessen the eligibility criteria for housing. In summary, these strategies are expected to provide a more inclusive framework that can benefit everyone, as well as protect their social welfare.

ACKNOWLEDGEMENT

The author gratefully acknowledges the help of Universiti Malaya in providing the PPP Research Grant (Project Number: PG236-2015B), Universiti Teknologi MARA and Ministry of Education for the SLAB/SLAI Scheme. The author is also thankful to the respondents who agreed to participate in the preliminary study.

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